

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-23830-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest C Young  
420 Myrtle Ave.  
Lindenwold, NJ 08021

Social Security No.:  
xxx-xx-2258

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 7, 2019.

On June 17, 2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: July 31, 2019  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 17, 2019  
JAN: eag

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ernest C Young  
 Debtor

Case No. 17-23830-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Jun 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2019.

db  
 cr  
 +Ernest C Young, 420 Myrtle Ave., Lindenwold, NJ 08021-1748  
 +Fidelity National Title Insurance Company, Fidelity National Title Insurance Compan,  
 601 Riverside Avenue, Jacksonville, FL 32204-2901  
 516926825 Apex Asset Management L.L.C., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 516926826 +Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768  
 518172713 +Charlene Cathcart, Esq., 211 South White Horse Pike, Audubon, NJ 08106-1306  
 516926830 Colonial Savings F.A., PO Box 1301, Fort Worth, TX 76101-1301  
 518172715 +Cooper Physician, 1 Cooper Plaza, Camden, NJ 08103-1461  
 518172714 +Cooper University Health Care, 1 Cooper Plaza, Camden, NJ 08103-1461  
 517100297 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345  
 518172707 +Dajave Weeks, 279 South Black Horse Pike, Mt. Ephraim, NJ 08059-2123  
 516926834 +Dana B. Ostrovsky, Esq., Fidelity National Law Group, 1515 Market Street, Suite 1410,  
 Philadelphia, PA 19102-1913  
 516926835 +David Cuneo, Esq., 885 Haddon Ave., Collingswood, NJ 08108-1941  
 518172706 +Derrick Mallon, 159 Cross-Keys Road, Berlin, NJ 08009-9478  
 516926836 Emerg Phy Assoc of S. Jersey, PC, PO Box 1109, Minneapolis, MN 55440-1109  
 516926837 +Eye Physicians PC, 1140 White Horse Road, Suite #1, Voorhees, NJ 08043-2106  
 516926838 +Falconi & Associates, LLC, 165 Passaic Ave, Suite 301B, Fairfield, NJ 07004-3592  
 516926839 #+Fidelity National Title Insurance Co., 1515 Market Street, 1325,  
 Philadelphia, PA 19102-1930  
 516926840 +Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2901  
 516926841 +First Premier Bank, 3820 N. Louis Ave., Sioux Falls, SD 57107-0145  
 516926843 +Gem Ambulance Service, 1750 Cedar Bridge Ave., Lakewood, NJ 08701-6921  
 518172712 +Jason C. Pollack, Esq., 211 South White Horse Pike, Audubon, NJ 08106-1306  
 516926844 Jewell Devereaux II, 1041 Belmont Ave., Philadelphia, PA 19104-1211  
 517100298 John D. Kernan, D.M.D., 658 Cumberland Blvd., Westmont, NJ 08108-3642  
 516926846 +KML Law Group, P.C., 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812  
 516926845 +Kayla Gamar-Young, 420 Myrtle Ave., Lindenwold, NJ 08021-1748  
 518172716 #+Kayla Young, as Guardian for A.Y., 420 Myrtle Ave., Lindenwold, NJ 08021-1748  
 518172709 +Mason Mallon, 120 Clementon Rd., Gibbsboro, NJ 08026-1149  
 518172710 +Michael C. Dennin, Esq., Law Offices of Vincent J. Ciecka, 5709 Westfield Ave.,  
 Pennsauken, NJ 08110-1837  
 516926849 +PennSTAR, 3400 Spruce Street, HUP, Raydin Bldg. 10th Floor, Philadelphia, PA 19104-4238  
 516926851 +Phoenix Financial Services, PO Box 361450, Indianapolis, IN 46236-1450  
 518172708 +Regina D. Matteo, 998 Clements Bridge Rd., Barrington, NJ 08007-1411  
 518172711 +Robert Kaplan, Esq., Margolis, Edelstein, 100 Century Parkway, Suite 200, PO Box 5084,  
 Mt. Laurel, NJ 08054-5084  
 516926854 +Valentine & Kebartas, LLC, PO Box 325, Lawrence, MA 01842-0625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 17 2019 23:56:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 17 2019 23:56:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516972971 E-mail/Text: ally@ebn.phinsolutions.com Jun 17 2019 23:55:30 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 516926824 +E-mail/Text: ally@ebn.phinsolutions.com Jun 17 2019 23:55:30 Ally Financial,  
 PO Box 380901, Minneapolis, MN 55438-0901  
 517100295 +E-mail/Text: bkrrpt@retrievalmasters.com Jun 17 2019 23:56:22  
 American Medical Collection Agency, 4 Westchester Plaza, Building 4,  
 Elmsford, NY 10523-1615  
 517100296 E-mail/Text: info@chcollects.com Jun 17 2019 23:57:18 C&H Collection, PO Box 1399,  
 Merchantville, NJ 08109-0399  
 516926828 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 18 2019 00:09:43 Capital One,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 516926831 +E-mail/Text: bankruptcydesk@colonialsavings.com Jun 17 2019 23:56:45 Colonial Savings F.A.,  
 2626 West Freeway, Suite 1900, Fort Worth, TX 76102-7109  
 517156917 +E-mail/Text: bankruptcydesk@colonialsavings.com Jun 17 2019 23:56:45 Colonial Savings, F.A.,  
 2626 W FWY, Fort Worth, TX 76102-7109  
 516926832 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 17 2019 23:56:06 Comenity Bank,  
 Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
 516926833 E-mail/PDF: creditonebknofications@resurgent.com Jun 18 2019 00:08:43 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 516926847 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 18 2019 00:09:52 LVNV Funding, LLC,  
 PO Box 10497, Greenville, SC 29603-0497  
 517075212 E-mail/PDF: resurgentbknofications@resurgent.com Jun 18 2019 00:08:46  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517075185 E-mail/PDF: resurgentbknofications@resurgent.com Jun 18 2019 00:09:55  
 LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516926852 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 18 2019 00:20:19  
 Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502

District/off: 0312-1

User: admin  
Form ID: 185

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Total Noticed: 52

Date Rcvd: Jun 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517155725 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 18 2019 00:08:40  
Portfolio Recovery Associates, LLC, c/o Modell's, POB 41067, Norfolk VA 23541  
517087282 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jun 17 2019 23:56:36 Premier Bankcard, LLC,  
Jefferson Capital Systems, LLC Assignee, PO BOX 7999, SAINT CLOUD MN 56302-7999  
516926853 +E-mail/Text: clientservices@simonsagency.com Jun 17 2019 23:57:01 Simons Agency Inc.,  
4963 Winterstreet Drive, Liverpool, NY 13088-2176  
516926855 +E-mail/Text: bnc-bluestem@quantum3group.com Jun 17 2019 23:56:55 Webbank/Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
516926827\* +Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768  
516926829\* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
516926842\* +First Premier Bank, 3820 N. Louis Ave., Sioux Falls, SD 57107-0145  
516926848\* +LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497  
516926850\* +PennSTAR, 3400 Spruce Street, HUP, Ravdin Bldg. 10th Floor, Philadelphia, PA 19104-4238  
517087305\* +Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings, F.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Conika Majumdar on behalf of Creditor Fidelity National Title Insurance Company  
conika.majumdar@fnf.com  
David K Cuneo on behalf of Debtor Ernest C Young cuneoesq@gmail.com  
Denise E. Carlon on behalf of Creditor Colonial Savings, F.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmil@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Colonial Savings, F.A. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nona Ostrove on behalf of Debtor Ernest C Young nostrove@ostrovelaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10